

UNITED STATES BANKRUPTCY COURTEASTERN DISTRICT OF VIRGINIA
ALEXANDRIA DIVISIONIn re: KAPBO SIM
RACHEL Y. SIM
Debtor(s)

Case No.: 11-13723-BFK

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Thomas P. Gorman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/19/2011.
- 2) The plan was confirmed on 09/19/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/20/2012, 06/20/2013.
- 5) The case was completed on 07/21/2014.
- 6) Number of months from filing or conversion to last payment: 38.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 196,850.82.
- 10) Amount of unsecured claims discharged without full payment: 279,923.11.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor:	\$30,910.60
Less amount refunded to debtor:	\$112.22

NET RECEIPTS:	\$30,798.38
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Expenses of Administration:

Attorney's Fees Paid Through The Plan:	\$1,500.00
Court Costs:	\$.00
Trustee Expenses and Compensation:	\$1,023.14
Other:	\$.00

TOTAL EXPENSES OF ADMINISTRATION:	\$2,523.14
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Attorney fees paid and disclosed by debtor:	\$2,000.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
AMERICAN EXPRESS BANK, FSB	Unsecured	3,903.00	3,903.41	3,903.41	1,018.01	.00
AMERICAN EXPRESS BANK, FSB	Unsecured	1,541.00	1,927.74	1,927.74	502.75	.00
AMERICAN EXPRESS BANK, FSB	Unsecured	722.00	1,541.72	1,541.72	402.08	.00
AMERICAN EXPRESS BANK, FSB	Unsecured	4,446.00	NA	NA	.00	.00
BAC HOME LOANS SERVICING LP	Secured	NA	.00	.00	.00	.00
BANK OF AMERICA	Secured	NA	NA	NA	.00	.00
BMW BANK OF NORTH AMERICA	Unsecured	9,959.00	NA	NA	.00	.00
BMW FINANCIAL SERVICES NA	Unsecured	2,376.00	NA	NA	.00	.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,527.00	2,620.21	2,620.21	683.35	.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	290.70	290.70	75.81	.00
PNC BANK	Unsecured	5,362.00	5,708.08	5,708.08	1,488.67	.00
PPF PARTNERS, INC	Unsecured	67,709.27	79,695.58	79,695.58	20,784.61	.00
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	3,229.00	2,918.13	2,918.13	761.05	.00

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<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	2,269.00	2,382.92	2,382.92	621.47	.00
SUNTRUST BANK	Secured	NA	21,635.38	.00	.00	.00
TOYOTA MOTOR CREDIT CORP	Unsecured	NA	5,710.75	.00	.00	.00
TOYOTA MOTOR CREDIT CORPORATIO	Unsecured	6,167.00	6,406.57	6,406.57	1,670.83	.00
TOYOTA MOTOR CREDIT CORPORATIO	Unsecured	1,845.00	1,022.29	1,022.29	266.61	.00
UNITI BANK	Unsecured	183,000.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	.00	.00	.00
All Other Secured:	.00	.00	.00
TOTAL SECURED:	.00	.00	.00

Priority Unsecured Payments:

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00

GENERAL UNSECURED PAYMENTS:	108,417.35	28,275.24	.00
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Disbursements:

Expenses of Administration:	\$2,523.14		
Disbursements to Creditors:	\$28,275.24		
TOTAL DISBURSEMENTS:			\$30,798.38

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/18/2014

By: /s/Thomas P. Gorman

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.